

# Loan Repayment Program



National Institute  
on Minority Health  
and Health Disparities

## Program Description

The congressionally mandated NIMHD **Loan Repayment Program (LRP)** offers loan repayment awards of up to \$35,000 per year to health professionals with doctoral degrees (e.g., M.D., D.D.S., Ph.D., Dr.P.H.). Awardees must conduct health disparities or clinical research in nonfederal research settings for at least 2 years. The program aims to increase the pool of highly qualified researchers who conduct health disparities research.

The program offers two loan repayment opportunities:

- The **Loan Repayment Program for Health Disparities Research** supports qualified health professionals engaged in basic, clinical, behavioral, social sciences, or health services research addressing health disparities. As required in the Minority Health and Health Disparities Research and Education Act of 2000 (P.L. 106-525), at least 50 percent of the recipients must be from a health disparity population.
- The **Extramural Clinical Research Loan Repayment Program for Individuals from Disadvantaged Backgrounds** supports health professionals from financially disadvantaged backgrounds who conduct clinical research. Clinical research involves direct patient interaction and usually studies the origins or effects of a disease or health condition.

## Additional Information

Typically, loans from college-, graduate-, and doctorate-level education are eligible for repayment. During the program, participants must spend at least 50 percent of their time engaged in research related to specific diseases, health

conditions, and health issues applicable to health disparity populations or qualified clinical research.

LRP recipients have conducted research on cardiovascular disease, cancer, diabetes, HIV/AIDS, infant mortality, asthma, obesity, and kidney disease. Their investigations have examined biological, lifestyle, environmental, social, economic, institutional, cultural, and family influences on health disparities.

Since its inception, LRP has funded more than 2,200 doctorate-level health professionals in a variety of disciplines, including medicine, epidemiology, psychology, and health policy. Approximately 60 percent of LRP recipients are from health disparity populations as required by P.L. 106-525.

## Eligibility

Applicants must be health professionals with doctoral degrees (e.g., M.D., D.D.S., Ph.D., Dr.P.H.) and must have student loan debts worth at least 20 percent of their base salaries. Additionally, applicants must be employed in nonfederal research settings such as academic institutions or nonprofit organizations. Individuals employed in federal research settings are not eligible.

For the Extramural Clinical Research Loan Repayment Program for Individuals from Disadvantaged Backgrounds, applicants must come from families with an income below current federal low-income thresholds. These thresholds are outlined each year in the request for applications.

## Program Contact

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